



Dear Senator Crisco, Rep. Megna and members of the Insurance and Real Estate Committee-

My name is Chris Soleau I am the president of Alternative Healthcare Solutions d/b/a/ Chris Soleau and Associates located in Marlborough CT. I have 22 years of experience helping small and mid-sized businesses in this state navigate the complexities of delivering quality health plans for their employees. I wanted to address the committee in person and place on record my strong opposition of section 5 of Raised Bill SB479 for the following reasons.

By increasing the minimum stop loss or protection from catastrophic claims for individuals from \$6500 to \$45,000 (700% increase) the risk to small and mid-sized companies increases dramatically, where in this economic environment business owners are looking for stability and the ability to project future expenses for their company. I just keep asking what is the benefit to this bill for the state of CT?

I currently represent approximately sixty, small to mid-size companies in this state who have had the ability to adapt and change their benefits to meet their own company's needs by choosing the appropriate stop loss levels for their employees. If these companies are not given the freedom of choosing their own risk tolerances- a reasonable stop loss level they will be forced into a model where out of pocket costs and premiums will rise dramatically for employees and employers. The employee contributions would then become unaffordable. Our goal here is to provide affordable/quality healthcare for the people of CT, which our business owners are currently achieving by choosing their own risk tolerances. Why would we want to take away their ability to do this?

Lastly I would like to say this. I grew up in the state of CT and as a business owner, I would like to believe that the legislative branch would adopt laws that allow business owners like me the ability to have the freedom to make our own choices, after all we know what is best for our companies and our employees because we created them. If these business do not succeed in this state, one of two things will happen, they will leave the state or go out of business. This as we know will have huge economic impact on our tax dollars in this state. If these businesses are providing affordable/quality healthcare why change it?? If CT adopts section 5 of SB479 it will be the most restrictive regulation in this nation. Can we afford this as a state?

**I respectfully request that Section 5 of Raised Bill 479 regarding the regulation of stop-loss be removed and we keep the current state minimum.**

Best Regards,

Chris Soleau

Owner